IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re: Application of: Ian Abrahams, et al

RECEIVED Attorney Docket: 2-591.5

Serial No. 09/774,538

Group Art Unit: 2176

JUL 1 6 2002

Filed: January 31, 2001

Examiner: To be assigned Technology Center 2100

For: SYSTEM FOR MANAGING RISK



ASSISTANT COMMISSIONER OF PATENTS WASHINGTON, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Applicants submit herewith references of which they are aware, which they believe may be material to the examination of this application and in respect of which they may have a duty to disclose in accordance with 37 C.F.R. 1.56.

This Information Disclosure Statement is timely since it is certified by the undersigned that each item of information contained in the Information Disclosure Statement was first cited in a communication from a foreign patent office (copy enclosed) in any counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement per 37 C.F.R. 1.97(c) and 37 C.F.R. 1.97 (e)(1).

> I hereby certify that this correspondence is being deposited today with the United States Postal Service as first class mail in an envelope addressed to Assistant Commissioner of Patents, Washington, D.C. 20231

The references are listed in the enclosed foreign search report dated April 8, 2002. A concise explanation of the relevance of each reference is specifically pointed out on page 2 of the search report. A PTO 1449 listing the cited references is also enclosed.

Respectfully submitted,

James A. Retter

Registration No. 41,266

Date: July 1, 2002

WARE, FRESSOLA, VAN DER SLUYS & ADOLPHSON LLP Bradford Green, Building 5 755 Main Street, PO Box 224 Monroe, CT 06468 (203) 261-1234

Sheet 1 of 1

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APPLICANTS: Ian Abraha	ims		
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INVENTOR/ASSIGNEE	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
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